

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
ABILENE DIVISION**

JANET McMURRAY,  
Plaintiffs

vs.

PROCOLLECT, INC.,  
Defendant

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§

CIVIL ACTION NO. \_\_\_\_\_

JURY

**COMPLAINT**

TO THE HONORABLE UNITED STATES DISTRICT JUDGE:

**COMES NOW** Janet McMurray, hereinafter referred to as Plaintiff complaining against ProCollect, Inc. hereinafter referred to as Defendant and for cause of action would respectfully show unto the Court as follows:

**NATURE OF THE ACTION AND JURISDICTION**

1. This is an action for damages brought by an individual Plaintiff for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereinafter "FDCPA") and the Texas Business and Commerce Code, Subchapter E, Chapter 17, (hereinafter "DTPA"), which prohibit debt collectors from engaging in abusive, deceptive, and unfair practices. Plaintiff seeks to recover monetary damages for Defendant's violation of the FDCPA and the DTPA and to have an Order or injunction issued by this Court preventing Defendant from continuing its behavior in violation of the FDCPA. Jurisdiction of this Court arises

under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1337 and venue is proper before this Court as Plaintiff and/or Defendant reside in this District and/or the complained of actions occurred in this District. Service may be made upon Defendant in any other district in which it may be found pursuant to 29 U.S.C. §1132(e)(2).

2. Plaintiff, Janet McMurray, is a natural person and “consumer” as defined by 15 U.S.C. §1692(a)(3) and the Texas Deceptive Trade Practices Act §17.45(4).

3. Defendant, ProCollect, Inc., is a domestic corporation engaged in the business of collecting debts by use of the mails and telephone, and Defendant regularly attempts to collect debts alleged to be due another. Defendant is a “debt collector” as defined by the FDCPA, 15 U.S.C. § 1692a(6) trying to collect a “debt” as defined by 15 U.S.C. §1692(a)(5).

**FIRST COUNT**  
**FDCPA VIOLATIONS**

4. At various and multiple times prior to the filing of the instant complaint, including within the one year preceding the filing of this Complaint, Defendant contacted Plaintiff in an attempt to collect an alleged outstanding debt. Defendant’s conduct violated the FDCPA in multiple ways, including but not limited to:

Overshadowing the disclosures required by 15 USC § 1692g(a) during the thirty-day dispute period. The initial communication about the alleged debt was a letter sent by Defendant, dated September 9, 2009. This letter included all notices required by § 1692g(a). However, the notices were placed at the bottom of the

letter, set apart from the main text of the letter. In the main text of the letter, Defendant made several specific threats with regard to reporting the alleged debt to Plaintiff's credit report. The letter stated, in pertinent part: "It is important that you pay your debt as failure to timely validate the referenced amount due will cause us to report your account to the credit reporting agencies. The negative mark can remain on your credit for up to seven years, and may among other things significantly affect your ability to: (1) obtain credit; (2) obtain employment; (3) purchase home or car; or (4) qualify for apartment rental. The conveyance of these specific threats with respect to reporting the alleged debt to Plaintiff's credit report overshadowed the disclosures made in a less conspicuous portion of the letter with regard to the debt dispute process. Although Plaintiff did in fact dispute the debt, the letter was likely to confuse and mislead the least sophisticated consumer with respect to the consumer's right to dispute the debt (1692g(b)).

5. As a result of the above violation of the FDCPA, Defendant is liable to Plaintiff for Plaintiff's actual damages, statutory damages, and costs and attorney's fees.

**SECOND COUNT**  
**VIOLATION OF THE TEXAS DECEPTIVE TRADE PRACTICES ACT**

6. Plaintiff reincorporates by reference herein all prior paragraphs above.

7. This suit is brought, in part, under the authority of Tex. Bus. & Com. Code § 17.41 *et seq.*, commonly known as the Deceptive Trade Practices and Plaintiffs Protection Act and cited in this petition as the “DTPA”.

8. Defendant was given notice in writing of the claims made in this Petition more than sixty days before this suit was filed in the manner and form required by DTPA §17.505 (a).

9. Defendant made numerous material misrepresentations in an attempt to collect the purported debt as detailed above.

10. Defendant knew or should have known that its representations were false and/or acted in reckless disregard for the truth or falsity of its representations.

11. Defendant’s actions were done maliciously and in willful, wanton and reckless disregard for the rights of the Plaintiffs.

12. Defendant’s actions as detailed above constitute a violation of the Texas Deceptive Trade Practices Act, Tex. Bus. & Com. Code § 17.41.

13. The conduct described above has been and is a producing and proximate cause of damages to Plaintiff. Plaintiff’s damages include: Actual/economic damages, emotional and/or mental anguish damages, exemplary/punitive damages, and Plaintiff’s attorneys’ fees and costs.

14. Additionally, Plaintiff seeks an award of discretionary additional damages in an amount not to exceed three times the amount of economic damages if

Defendant's conduct is found to have been committed knowingly; or an amount not to exceed three times the amount of economic and mental anguish damages if Defendant's conduct is found to have been committed intentionally.

15.. Plaintiff seeks reasonable and necessary attorney's fees in this case through the time judgment is entered and for any post-trial or post-judgment appeals, to be detailed through a statement of services submitted at the appropriate time.

**WHEREFORE, PREMISES CONSIDERED,** Plaintiff requests that Defendant be cited to appear and answer herein and upon final hearing hereof, Plaintiff have judgment of and against Defendant as follows:

- (a) a declaratory judgment be entered that Defendant's conduct violated the FDCPA;
- (b) an award of actual damages;
- (c) an award of statutory damages pursuant to 15 U.S.C. § 1692k;
- (d) an award of costs and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k; and,
- (e) a declaratory judgment be entered that Defendant's conduct violated the Texas deceptive Trade Practices Act;
- (f) an award for all actual damages, exemplary damages, emotional/mental anguish damages, all attorneys fees, costs of court, and pre-judgment and post-judgment interest at the highest lawful rates.

- (g) seeks an award of discretionary additional damages in an amount not to exceed three times the amount of economic damages if Defendant's conduct is found to have been committed knowingly; or an amount not to exceed three times the amount of economic and mental anguish damages if Defendant's conduct is found to have been committed intentionally.
- (h) such other and further relief as may be just and proper.

Respectfully submitted,

By: /s/Susan Landgraf  
Susan Landgraf  
Texas State Bar # 00784702  
Attorney in Charge for Plaintiffs

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### **CERTIFICATE OF SERVICE**

I certify that on January 13, 2010, I electronically filed the foregoing document with the clerk of the U.S. District Court, Northern District of Texas, Abilene Division, using the electronic case filing system of the court.

/s/ Susan A. Landgraf  
SUSAN A. LANDGRAF